

Fill in this information to identify the case:

Debtor 1 Rebecca L Richardson, fka Rebecca Deeds

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:18-bk-52579

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account: _____

0 6 9 0**Date of payment change:**

Must be at least 21 days after date
of this notice 03/01/2021

New total payment:

Principal, interest, and escrow, if any \$ 570.33

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 203.58New escrow payment: \$ 198.04**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1	Rebecca L Richardson		
	First Name	Middle Name	Last Name

Case number (if known) 2:18-bk-52579

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Molly Slutsky Simons
Signature

Date 02/08/2021

Print: Molly Slutsky Simons

First Name	Middle Name	Last Name
Molly	Slutsky	Simons

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address	394 Wards Corner Road, Suite 180		
	Number	Street	
	Loveland	OH	45140
	City	State	ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

ST SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

REBECCA L RICHARDSON
58040 ROSE LN
WEST LAFAYETTE OH 43845

Analysis Date: January 20, 2021

Property Address: 58040 ROSE LANE WEST LAFAYETTE, OH 43845

Final

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Jan 2020 to Feb 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Mar 01, 2021:
Principal & Interest Pmt:	372.29	372.29
Escrow Payment:	203.58	198.04
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$575.87	\$570.33

Escrow Balance Calculation	
Due Date:	Nov 01, 2020
Escrow Balance:	0.00
Anticipated Pmts to Escrow:	814.32
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$814.32

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(2,239.94)
Jan 2020						0.00	(2,239.94)
Jan 2020		200.77		*		0.00	(2,039.17)
Jan 2020		401.54		*		0.00	(1,637.63)
Feb 2020		200.77		*		0.00	(1,436.86)
Feb 2020				716.52	* County Tax	0.00	(2,153.38)
Mar 2020		200.77		*		0.00	(1,952.61)
Mar 2020		463.23		*	* Escrow Only Payment	0.00	(1,489.38)
Jun 2020		200.77		*		0.00	(1,288.61)
Jun 2020		200.77		*		0.00	(1,087.84)
Jun 2020				716.52	* County Tax	0.00	(1,804.36)
Sep 2020		401.54		*		0.00	(1,402.82)
Sep 2020				722.00	* Homeowners Policy	0.00	(2,124.82)
Oct 2020		401.54		*		0.00	(1,723.28)
Jan 2021		407.16		*		0.00	(1,316.12)
Jan 2021		1,316.12		*	* Escrow Only Payment	0.00	0.00
					Anticipated Transactions	0.00	0.00
Jan 2021		610.74					610.74
Feb 2021		203.58					814.32
	\$0.00	\$5,209.30	\$0.00	\$2,155.04			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	814.32	1,257.08
Mar 2021	179.59	716.52	County Tax	277.39	720.15
Apr 2021	179.59			456.98	899.74
May 2021	179.59			636.57	1,079.33
Jun 2021	179.59			816.16	1,258.92
Jul 2021	179.59	716.52	County Tax	279.23	721.99
Aug 2021	179.59			458.82	901.58
Sep 2021	179.59	722.00	Homeowners Policy	(83.59)	359.17
Oct 2021	179.59			96.00	538.76
Nov 2021	179.59			275.59	718.35
Dec 2021	179.59			455.18	897.94
Jan 2022	179.59			634.77	1,077.53
Feb 2022	179.59			814.36	1,257.12
	<u>\$2,155.08</u>	<u>\$2,155.04</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 359.17. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 359.17 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 814.32. Your starting balance (escrow balance required) according to this analysis should be \$1,257.08. This means you have a shortage of 442.76. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,155.04. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	179.59
Surplus Amount:	0.00
Shortage Amount:	18.45
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$198.04

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$551.88 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

In Re:	Case No. 2:18-bk-52579
Rebecca L Richardson	Chapter 13
Debtor	Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on February 8, 2021, through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on February 8, 2021, addressed to:

Rebecca L Richardson, Debtor
58040 Rose Ln
West Lafayette, OH 43845

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
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Loveland, OH 45140
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Attorney for Creditor